

**Response to Non-Final Office Action**

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being transmitted via the Office electronic filing system in accordance with § 1.6(a)(4).

Dated: April 17, 2009

Electronic Signature for Charles A. Bieneman: /Charles A. Bieneman/

Docket No.: 65316-0008  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re Patent Application of:  
Yuichi Takatsu

Application No.: 10/036,009

Confirmation No.: 2437

Filed: December 26, 2001

Art Unit: 3688

For: ELECTRONIC SETTLEMENT APPARATUS,  
ELECTRONIC SETTLEMENT METHOD,  
STORAGE MEDIUM, AND COMPUTER  
DATA SIGNAL

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Examiner: D. Lastra

**RESPONSE TO NON-FINAL OFFICE ACTION**

MS Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Madam:

**INTRODUCTORY COMMENTS**

In response to the Office Action dated October 20, 2008 (hereinafter “the Office Action”), Applicants state as follows for the above-identified U.S. patent application:

**The presently pending claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.